

Form 192 – aplccmpnrpt

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 15-27649-ABA  
Chapter: 7  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Raymond G. Morgan 3rd  
PO Box 1434  
Millville, NJ 08332

Social Security No.:  
xxx-xx-5088

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF FINAL ACCOUNT(S) OF TRUSTEE,  
OF HEARING ON APPLICATIONS FOR COMPENSATION  
(AND OF HEARING ON ABANDONMENT OF PROPERTY BY THE TRUSTEE)**

THE FINAL REPORT(S) and account(s) of the trustee in this case having been filed,

NOTICE IS HEREBY GIVEN that there will be a hearing held before Honorable Andrew B. Altenburg Jr.  
on:

DATE: March 12, 2020  
TIME: 02:00 PM  
LOCATION: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,  
Camden, NJ 08101-2067

for the purpose of examining and passing on the report(s) and account(s), acting on applications for compensation and transacting such other business as may properly come before the court. Attendance by creditors is welcomed, but not required.

The account of the trustee shows:

TOTAL RECEIPTS:	\$37,661.65
TOTAL DISBURSEMENTS:	\$5,849.76
BALANCE ON HAND:	\$31,811.89

In addition to expenses of administration as may be allowed by the court, claims secured by liens and claims entitled to priority must be paid in advance of any dividends to general creditors. The following applications for compensation have been filed: (creditors may be heard before the applications are determined)

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APPLICANT(S)  
Trustee, John W. Hargrave

COMMISSION OR FEES  
Fee: \$5,017.96

EXPENSES  
\$60.00

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The trustee's application to abandon the following property will be heard and acted upon:  
None

The trustee's reports are available for inspection in the clerks office.

Any objection to the trustee's Final Report and Account must be filed (7) seven days prior to the above date and will be heard at that time of the final meeting.

Dated: February 5, 2020

JAN: lgr

Jeanne Naughton  
Clerk

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Raymond G. Morgan, 3rd  
DebtorCase No. 15-27649-ABA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 192Page 1 of 2  
Total Noticed: 36

Date Rcvd: Feb 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2020.

db +Raymond G. Morgan, 3rd, PO Box 1434, Millville, NJ 08332-8434  
 aty +Hargrave & Associates, 117 Clements Bridge Road, Barrington, NJ 08007-1803  
 acc +Bederson LLP, 347 Mt. Pleasant Avenue, West Orange, NJ 07052-2749  
 cr +Bridgeton Onized Federal Credit Union, McKenna, DuPont, Higgins & Stone, PC, PO Box 610,  
 229 Broad Street, Red Bank, NJ 07701-2009  
 cr +Ocwen Loan Servicing, LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202,  
 Fairfield, NJ 07004-2927  
 cr +Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, 6409 Congress Avenue, Suite 100,  
 Boca Raton, FL 33487-2853  
 516188881 +ACAR Leasing Ltd d/b/a GM Financial Leasing, PO Box 183692, Arlington, TX 76096-3692  
 515746667 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of Amerca, POB 982235, El Paso, TX 79998-2235)  
 515746668 ++Bank of America, POB 15168, Wilmington, DE 19850  
 515746670 +Bridgeton Onized FCU, Attn: McKenna DuPont Higgins & Stone, PO Box 610, 229 Broad Street,  
 Red Bank, NJ 07701-2009  
 515746671 +Cape Bank, 2745 S. Delsea Drive, Vineland, NJ 08360-7079  
 516250711 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 515746673 +Chase, POB 901003, Fort Worth, TX 76101-2003  
 515746674 +Chase/Bank One Card Services, P.O. Box 15298, Wilmington, DE 19850-5298  
 515746675 +Colonial Bank FSB, 85 W. Broad St, Bridgeton, NJ 08302-2420  
 515746676 +Colonial Bank FSB, 2745 S. Delsea Drive, Vineland, NJ 08360-7079  
 515746680 +Finance Of America Mortgage, 300 Welsh Road Bldg., 5, Horsham, PA 19044-2250  
 515746681 +JP Morgan Chase Bank, Attn: Allied Interstate, POB 1954, Southgate, MI 48195-0954  
 515746682 +Kohls / Capital One, Attn: Mercantile, POB 9055, Williamsville, NY 14231-9055  
 515746684 +Macys, POB 8218, Mason, OH 45040-8218  
 515746685 +OCWEN Loan Servicing, 3451 Hammond Ave., Waterloo, IA 50702-5345  
 515746687 +Sears/Citibank, POB 6283, Sioux Falls, SD 57117-6283  
 515746691 Wells Fargo Bank NA, POB 5169, Sioux Falls, SD 57117-5169

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 06 2020 00:21:56 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 06 2020 00:21:53 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515746672 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 06 2020 00:29:06 Capital One,  
 POB 5253, Carol Stream, IL 60197-5253  
 515746677 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 06 2020 00:21:31 Comenity Bank /FSHBGVSA,  
 POB 182789, Columbus, OH 43218-2789  
 515746679 E-mail/Text: mrdiscen@discover.com Feb 06 2020 00:20:59 Discover Financial Services,  
 POB 15316, Wilmington, DE 19850-5316  
 516262758 E-mail/Text: bnc-quantum@quantum3group.com Feb 06 2020 00:21:46  
 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 515746678 E-mail/Text: mrdiscen@discover.com Feb 06 2020 00:20:59 Discover, POB 71084,  
 Charlotte, NC 28272-1084  
 516124184 E-mail/Text: mrdiscen@discover.com Feb 06 2020 00:20:59 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 515746683 +E-mail/Text: bncnotices@becket-lee.com Feb 06 2020 00:21:02 Kohls-Capital One, POB 3115,  
 Milwaukee, WI 53201-3115  
 515746686 +Fax: 407-737-5634 Feb 06 2020 00:51:15 Ocwen Loan Svcg LLC,  
 1661 Worthington Road, Ste. 100, West Palm Beach, FL 33409-6493  
 515746689 +E-mail/PDF: gecsed@recoverycorp.com Feb 06 2020 00:28:53 SYNCB/Care Credit,  
 C/O PO Box 965036, Orlando, FL 32896-0001  
 515746688 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 06 2020 00:21:31  
 Spirit Of America National Bank, 1103 Allen Drive, Milford, OH 45150-8763  
 515746690 +E-mail/Text: bnc-bluestem@quantum3group.com Feb 06 2020 00:22:35 Webbank/Fingerhut,  
 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515746669 ##+Bridgeton Onized FCU, 2550 S. Main Rd, Vineland, NJ 08360-7138

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '+++' were transmitted to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(e).

District/off: 0312-1

User: admin  
Form ID: 192

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 07, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor BANK OF AMERICA, N.A. bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Daniel L. Reinganum on behalf of Trustee John W. Hargrave DanielR@McDowellLegal.com,  
tcuccuini@mcdowelllegal.com/Lwood@mcdowelllegal.com/kgresh@mcdowelllegal.com/kbrocious@mcdowellle  
gal.com/djamison@mcdowelllegal.com/cgetz@mcdowelllegal.com/reinganumdr62202@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Jeanie D. Wiesner on behalf of Debtor Raymond G. Morgan, 3rd jwiesner@subranni.com,  
dhoff@subranni.com/cwild@subranni.com/tom@subranni.com  
John Hargrave on behalf of Trustee John W. Hargrave jhargrave@hargravelaw.com  
John W. Hargrave on behalf of Trustee John W. Hargrave trustee@hargravelaw.com,  
jwh@trustesolutions.net  
John W. Hargrave trustee@hargravelaw.com, jwh@trustesolutions.net  
Kevin M. Buttery on behalf of Creditor Ocwen Loan Servicing, LLC bkyefile@rasflaw.com  
Michael R. DuPont on behalf of Creditor Bridgeton Onized Federal Credit Union  
dupont@redbanklaw.com, dana@redbanklaw.com  
Patrick O. Lacsina on behalf of Creditor Ocwen Loan Servicing, LLC ,  
PATRICK.LACSINA@GMAIL.COM

TOTAL: 10